UNITED STATES PATENT AND TRADEMARK OFFICE

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ART UNIT	PAPER NUMBER
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _30 May 2008_.

2a)☒ This action is **FINAL**.   2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1-48_ is/are pending in the application.

   4a) Of the above claim(s) _34-48_ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) _____ is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☒ Claim(s) _34-48_ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

   Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

   Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

   a)☐ All   b)☐ Some * c)☐ None of:

   1.☐ Certified copies of the priority documents have been received.

   2.☐ Certified copies of the priority documents have been received in Application No. _____.

   3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

   * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
       Paper No(s)/Mail Date _____.

4) ☐ Interview Summary (PTO-413)
       Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

1.   This is the **Final Office Action** in response to the Amendment/Remarks filed on

May 30, 2008 for application, titled: "Electronic Interpretation of Financials".

2.   Claims 2 and 22 have been cancelled. Claims 1 and 12 have been amended.

New claims 34-48 have been added. Accordingly, claims 1, 3-14, 24, 32, and 34-48 are

pending in this application and have been examined.

Priority

3.   This application is a 371 of PCT/IL03/00897, filed 10/30/2003, which claims the

benefit of U.S. Provisional Patent Application No. 60/422,141, filed 10/30/2002.

Response to Arguments

4.   Applicant's arguments with respect to claims 1-14, 22, 24 and 32 have been

considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

5.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

6.   Claims 1, 3-14, 24, 32 and 34-48 are rejected under 35 U.S.C. 103(a) as being

unpatentable over Hamilton (U.S. Patent No. 6,968,316) ("Hamilton") in view of Doerr et

al. (U.S. Patent No. 6,473,745) ("Doerr").

> Examiner's Note: Examiner has cited particular columns and line numbers in the
> references as applied to the claims for the convenience of the applicant.
> Although the specified citations are representative of the teachings in the art and
> are applied to the specific limitations within the individual claim, other passages
> and figures may apply as well. It is respectfully requested from the applicant, in
> preparing the responses, to fully consider the references in entirety as potentially
> teaching all or part of the claimed invention, as well as the context of the passage
> as taught by the prior art or disclosed by the examiner.

7.   **With respect to claim 1,** Hamilton discloses a method of electronically analyzing

primarily financials of an entity, comprising:

receiving primarily financial inputs related to an entity (see Hamilton, Figure

2/element 100, col. 8, lines 39-26 of col. 9); and

for at least one predetermined relationship: determining based on at least one

criterion whether to retain for or exclude from evaluation said predetermined

relationship, if determined not to exclude said predetermined relationship from

evaluation (see Doerr, col. 5, lines 17-39 "trigger point to determine if advice is needed",

Figure 3/element 60, 64 "test condition") then looking up which at least two variables are

linked to said predetermined relationship, determining values of said at least two linked

variables, evaluating said predetermined relationship using said determined values,

selecting less than all interpretative paragraphs associated with said relationship based

on results of said evaluating (see Hamilton, col. 9, lines 27-25 of col. 20, figures 3A-C,

and Tables 1-25), adapting at least one of said selected less than all paragraphs to

include at least part of said determined values (see Doerr, col. 6, lines 58-14 of col. 7

"template"), and outputting said selected less than all paragraphs (see Doerr, col. 7,

lines 15-30, Figure 4).

Hamilton discloses a system and method for generating a narrative financial

analysis of a financial statement of a business entity including calculating financial

values based on the received financial information, but does not explicitly teach

determining criterion and adapting paragraph. However, Doerr teaches an advice

engine for providing intelligent advice using trigger points for different test conditions

(determining criterion) and outputting template corresponding to the test condition

(adapting paragraph). Therefore, it would have been obvious to one of ordinary skill in

the art at the time of the invention to combine the teachings of Hamilton with Doerr to

offer an improved system/method to customers.

8.   **With respect to claim 3,** Hamilton teaches wherein said determining includes:

computing each value of said at least two variables from at least one of said received

inputs (see Hamilton, Figure 2/element 300 and description, Table 3, col. 11, lines 34-

40).

9.   **With respect to claim 4,** Hamilton does not teach such feature. However, Doerr

teaches wherein a relationship is not evaluated if a test of significance is not passed

(see Doerr, col. 5, lines 17-21). One of ordinary skill in the art would have combined the

teachings of Hamilton and Doerr to offer an improved system/method to customers.

10.   **With respect to claim 5,** Hamilton does not teach such feature. However, Doerr

teaches wherein a relationship is not evaluated if user specified criteria are not fulfilled

(see Doerr, col. 6, lines 34-57, Figure 3/element 64 "test condition"). One of ordinary

skill in the art would have combined the teachings of Hamilton and Doerr to offer an improved system/method to customers.

11.   **With respect to claim 6,** Hamilton teaches wherein said relationship is part of a sequence of evaluated relationships and said sequence corresponds to a predetermined order (see Hamilton, Figure 2/all elements and description).

12.   **With respect to claim 7,** Hamilton teaches wherein said relationship is part of a sequence of evaluated relationships and said sequence conforms to criteria specified by a user (see Hamilton, Figure 2/all elements and description).

13.   **With respect to claim 8,** Hamilton teaches wherein said inputs includes inputs relating to a predetermined period and corresponding inputs related to a period preceding said predetermined period (see Hamilton, Figure 2/element 500 and description).

14.   **With respect to claim 9,** Hamilton teaches wherein said inputs include inputs for said entity and corresponding inputs for an industry which includes said entity and/or corresponding inputs for a competitor of said entity or entity other than said entity (see Hamilton, Figure 2/element 300 and description).

15.   **With respect to claim 10,** Hamilton teaches further comprising: outputting graphics illustrating said relationship (see Hamilton, Figures 4I-J and description).

16.   **With respect to claim 11,** Hamilton teaches wherein an appearance of said graphics is dependent on which of said interpretive paragraphs are selected (see Hamilton, Figures 4I-J and description).

17.   **With respect to claim 12,** Hamilton teaches wherein evaluating said relationship

includes: comparing magnitude of values <u>determined for at least two variables for said</u>

<u>entity which are linked to said predetermined relationship,</u> with one another (see

Hamilton, Table 3, col. 11, lines 34-40, and Doerr, col. 5, lines 17-20).

18.   **With respect to claim 13,** Hamilton teaches wherein evaluating said relationship

includes: comparing magnitudes of said determined values against predetermined

levels (see Hamilton, Figure 2/element 500).

19.   **With respect to claim 14,** Hamilton teaches wherein evaluating said relationship

includes: verifying that values of all said at least two linked variables have been

evaluated (see Hamilton, Figure 2/elements 300-500).

20.   **With respect to claim 32,** Hamilton does not teach such feature. However,

Doerr teaches that wherein said selected less than all paragraphs are no paragraphs

and therefore zero paragraphs are outputted (see Doerr, col. 6, lines 24-29). One of

ordinary skill in the art would have combined the teachings of Hamilton and Doerr to

offer an improved system/method to customers.

21.   **With respect to claim 34,** Hamilton teaches wherein said receiving includes:

receiving said primarily financial inputs from an Internet site (see Hamilton, Figure 1).

22.   **With respect to claim 35,** Hamilton does not teach such feature. However,

Doerr teaches that wherein said outputting includes: if results of said evaluating are

significant, outputting at least one of said selected less than all paragraphs towards the

top of a report on said entity (see Doerr, col. 6, lines 58-62). One of ordinary skill in the

art would have combined the teachings of Hamilton and Doerr to offer an improved

system/method to customers.

23.   **With respect to claim 36,** Hamilton teaches that further comprising: ranking at

least one of said values (see Hamilton, Figure 2/element 400); and adapting or

reordering at least one of said selected less than all paragraphs based on said rank

(see Doerr, col. 6, lines 58-3 of col. 7). One of ordinary skill in the art would have

combined the teachings of Hamilton and Doerr to offer an improved system/method to

customers.

24.   **With respect to claim 37,** Hamilton and Doerr do not explicitly disclose checking

the primarily financial inputs for accuracy. However, it is old and well known in the art to

check the input information for accuracy. The Examiner takes an Official Notice that it

would have been obvious to one of ordinary skill in the art at the time of the invention to

include this checking feature in Hamilton's teachings. The motivation is simply to

prevent from inputting incorrect information.

25.   **With respect to claim 48,** Hamilton does not explicitly teach this feature.

However, Doerr teaches wherein said selecting or adapting is influenced by a user-

specified criterion, and therefore presentation of at least outputted paragraph varies

depending on said user-specified criterion (see Doerr, col. 6, lines 40-42). One of

ordinary skill in the art would have combined the teachings of Hamilton and Doerr to

offer an improved system/method to customers.

26.   **With respect to claim 24,** this claim is similar to claim 1 except that it says at least one variable instead of at least two variables. This claim has the same limitations as claim 1. Hence, it is rejected under the rationale provided in claim 1.

27.   **With respect to claim 38,** this claim is similar to claims 1, 12 and 13 and has the same limitations. Hence, it is rejected under the rationale provided in claims 1, 12 and 13.

28.   **With respect to claim 39,** this claim is similar claims 1, 3 and 14 and has the same limitations. Hence, it is rejected under the rationale provided in claims 1, 3 and 14.

29.   **With respect to claim 40-47,** these claims include the necessary processors, apparatus and computer readable programs for implementing the method claims 1, 3-14, 24, 32, 34-39 and 48 and have the same elements and limitations. Hence, they are rejected under the same rationale provided in claims 1, 3-14, 24, 32, 34-39 and 48.

Conclusion

30.   Claims 1, 3-14, 24, 32, and 34-48 are rejected.

31.   Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL.** See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

32.   A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within

TWO MONTHS of the mailing date of this final action and the advisory action is not

mailed until after the end of the THREE-MONTH shortened statutory period, then the

shortened statutory period will expire on the date the advisory action is mailed, and any

extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

the advisory action. In no event, however, will the statutory period for reply expire later

than SIX MONTHS from the date of this final action.

33.   Any inquiry concerning this communication or earlier communications from the

examiner should be directed to HAI TRAN whose telephone number is (571)272-7364.

The examiner can normally be reached on M-F, 9-4 PM.

34.   If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, James P. Trammell can be reached on (571) 272-6712. The fax phone

number for the organization where this application or proceeding is assigned is 571-

273-8300.

35.   Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a

USPTO Customer Service Representative or access to the automated information

system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/H. T./
Examiner, Art Unit 3694

/James P Trammell/
Supervisory Patent Examiner, Art Unit 3694